

zelis®

Why P&C Leaders Are Going Digital with Disbursements

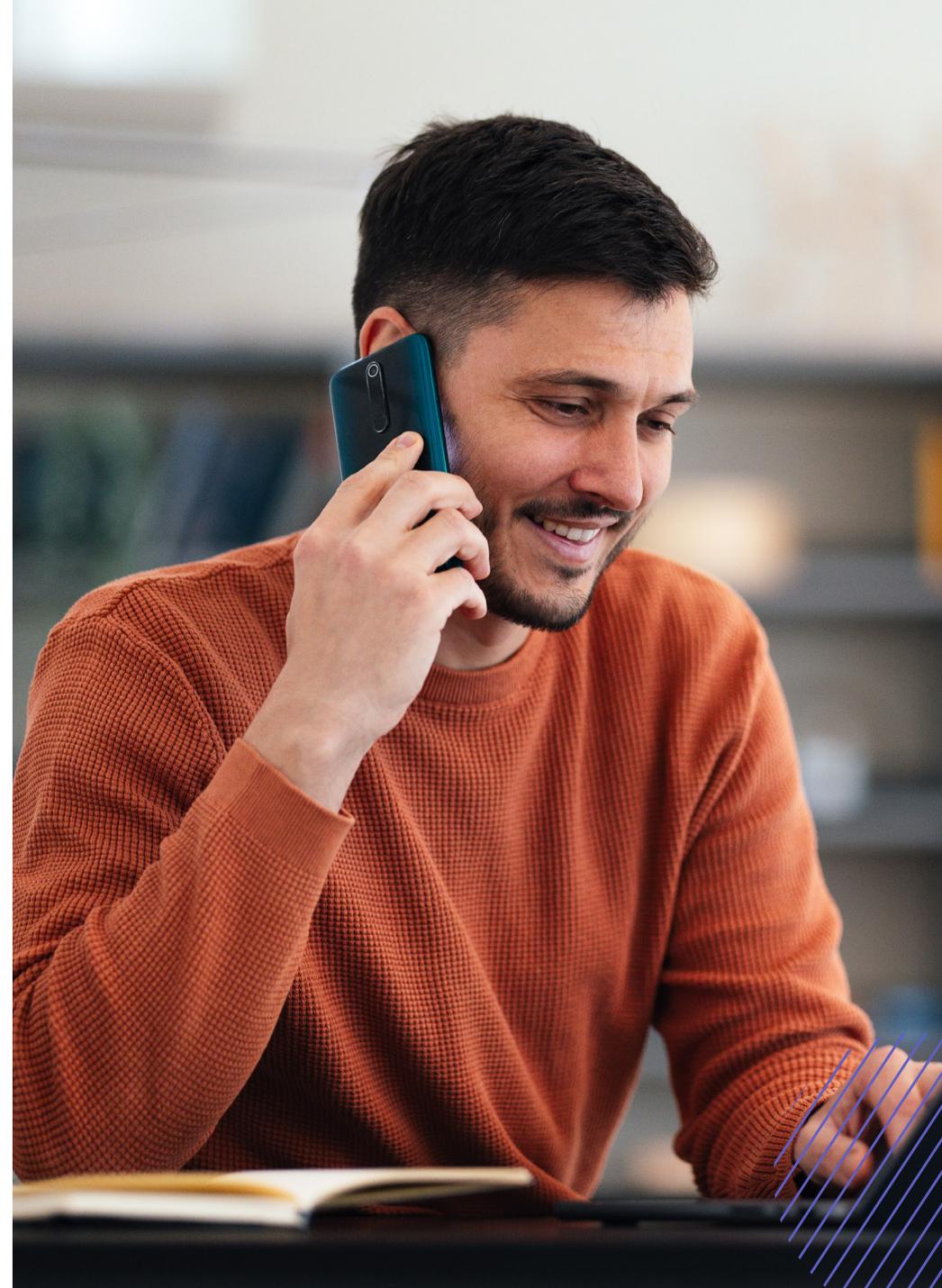




Property and Casualty (P&C) insurers are juggling more than ever – higher expectations, tighter rules and outdated tech. Keeping up means staying flexible and acting fast.

The fix starts with how you manage payments. A modern, digital approach makes it easier to pay quickly, stay compliant and keep everyone in the loop. Swapping out old systems doesn't just save money – it speeds things up and makes the whole process more transparent and reliable.

Paper checks and clunky systems don't cut it anymore. They slow you down and create headaches for your team and your policyholders. With digital disbursements, you gain back control, build trust and move money faster, without the hassle.



Top Five Payment Technology Challenges

P&C insurers know the pressure to modernize.

But what's standing in the way?

1. Too many systems, not enough simplicity.

Modern tools were meant to help, but when old platforms linger, they pile on complexity. That means slower workflows, more errors and bigger risks. Outdated methods like checks cost more and frustrate everyone involved.

2. Patchwork platforms stall progress.

Using multiple vendors may look flexible on the surface, but it often fragments operations. Real transformation requires one connected approach.

3. Policyholders expect more – and better.

Speed, flexibility, transparency – these are no longer extras. They're the baseline. Without digital options, expectations go unmet and trust falters.

4. Security gets harder with each new system.

The more tools you add, the more vulnerable you become. Consolidation helps tighten defenses.

5. Innovation waits for no one.

Real-time payments and mobile wallets are now standard. To meet people where they are, you need technology that moves just as fast.



The Real Cost of Legacy Systems

It's easy to underestimate the drag of outdated technology. But legacy systems don't just slow operations – they affect every part of the payment process.

Disconnected platforms create bottlenecks and force teams into manual, repetitive work. Compliance becomes harder to maintain as regulations evolve, adding pressure to already stretched operations teams. Paper checks and manual disbursements open the door to fraud, putting organizations at unnecessary risk.

Errors become more likely when payments move across multiple systems or vendors. Those mistakes damage relationships with providers and policyholders, and every delay or missing update chips away at trust. Over time, the whole experience feels unreliable and outdated.

Consolidating systems reduces these risks, improves payment integrity and frees your team to focus on delivering better service.



What You Gain with Digital Disbursements

Digital-first payments don't just replace paper – they transform the entire experience.



Faster payments, tailored to preference.

Whether it's ACH, mobile wallet, prepaid card or virtual card, modern platforms make it simple to pay the way recipients prefer.



Lower costs and fewer headaches. No more printing, mailing or chasing lost checks. Efficiency goes up while expenses go down.



Visibility from start to finish. One platform provides real-time status updates, so there's no guesswork.



Stronger security built in. Centralized data and streamlined delivery reduce vulnerabilities and increase trust.



Smarter operations that scale. Simplify vendor coordination and payment workflows so your team stays focused and future-ready.



Greater customer satisfaction. Policyholders expect fast, trackable, secure payments – and digital disbursements deliver.

Outdated systems don't just slow you down – they erode member trust. As digital-first experiences become the norm, evolving your payment strategy is no longer optional.

ZAPP: Your Digital Payments Launchpad

ZAPP isn't just software – it's your edge in a digital-first market.

The Zelis Advanced Payments Platform® (ZAPP) helps P&C insurers simplify everything from claims payouts to premium collections in one secure, connected platform. It supports ACH, EFT and digital disbursement card options – while keeping communications consistent across providers, policyholders and vendors.

Why choose ZAPP?

Real-time, flexible payment options designed for convenience

Clear tracking and updates that boost transparency

Built-in compliance and fraud safeguards

Prebuilt integrations and 1M+ rules that help you scale with ease



Disbursements That Keep You Moving

Paper checks, manual steps and siloed systems have all had their time. Today, efficiency, simplicity and smarter service are the standard.

With Zelis, you can:

- Deliver faster payments to policyholders and providers
- Eliminate paper and cut administrative costs
- Offer trackable, digital-first payment experiences
- Build in compliance from the ground up

Ready to simplify disbursements and deliver faster payments?

Let's do it. Visit [our website](#) or connect with your Zelis representative to get started.

About Zelis

Zelis provides a connected platform that bridges the gaps and aligns interests to transform the payments process across payers, providers, vendors and claimants. Our tailored single-point solution reduces costs and streamlines the payment process, including medical and nonmedical payments, for property and casualty payers. More than 700 payers trust Zelis, including property and casualty payers, national payers, health plans, TPAs, and self-insured employers. Learn more at Zelis.com and follow us on LinkedIn to get the latest news.

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